

**MASSACHUSETTS ENDORSEMENT - M-0108-S**  
**Personal Vehicle Sharing Exclusion**

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We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).



# Massachusetts Information Digest

## Personal Automobile Policy

**THIS INFORMATION DIGEST DOES NOT PROVIDE COVERAGE NOR DOES IT REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

<b>Compulsory Insurance</b>	Massachusetts law requires you to buy the Compulsory Insurance coverages before you can register your auto.
<b>Bodily Injury To Others</b>	Bodily Injury To Others pays for damages to anyone injured or killed by your auto only in an accident that occurs in Massachusetts, up to the basic limit of \$20,000 per person and \$40,000 per accident. Injuries to the driver or passengers in your auto are not covered under this Part; please refer to Personal Injury Protection for information about that coverage.
<b>Personal Injury Protection</b>	Personal Injury Protection (PIP) pays up to \$8,000 to you or anyone you let drive your auto, anyone living in your household, passengers and pedestrians, no matter who causes the accident. Personal Injury Protection pays for medical expenses, replacement services and 75% of any lost wages.
<b>Bodily Injury Caused By An Uninsured Auto</b>	Bodily Injury Caused by an Uninsured Auto protects you, anyone you let drive your auto, household members and passengers (unless covered by another Massachusetts policy with similar coverage) against losses caused by an uninsured or unidentified ("hit and run") driver. A minimum limit of \$20,000 per person and \$40,000 per accident is required. This coverage does not pay for property damage or damage to your auto.
<b>Damage To Someone Else's Property</b>	This coverage pays for damage to another person's property and costs associated with the loss of use of that property, when you, a household member or another authorized driver cause an accident. A minimum limit of \$5,000 is required.

Optional Insurance	The following coverages are not required by law, but are available at the following limits for an additional premium.		
Optional Bodily Injury To Others	This optional coverage extends your liability protection (the basic \$20,000 per person and \$40,000 per accident limits under Bodily Injury to Others) up to the amount you purchase under this part. This option provides coverage for accidents beyond Massachusetts to anywhere in the United States, its territories or possessions, or Canada. This coverage also pays for damages suffered by guests in your auto.		
	Increase Optional Bodily Injury To Others limits available:		
	Optional Bodily Injury To Others Each Person/Each Accident		Property Damage Each Accident
	\$ 25,000 / 50,000	\$ 300,000 / 300,000	\$ 5,000
	50,000 / 100,000	300,000 / 500,000	25,000
	100,000 / 300,000	500,000 / 500,000	50,000
	250,000 / 500,000	500,000 / 1,000,000	100,000 250,000

<b>Medical Payments</b>	Optional medical payments coverage covers medical expenses for you, your household members and passengers, over and above amounts covered by Compulsory Personal Injury Protection (PIP) no matter who caused the accident. The minimum amount you can buy is \$5,000 if insuring an automobile and \$500 if insuring a motorcycle.
<b>Collision</b>	<p>Collision coverage pays for damage to your auto caused by upset or collision with another vehicle or object.</p> <p>Collision is written with a \$500 deductible unless you select a different deductible. Deductible amounts may be as high as \$5,000. \$1,000, \$2,000, \$2,500 and \$4,000 are some of the additional deductible amounts available. The higher the deductible amount the lower the cost.</p>
<b>Limited Collision</b>	This coverage also pays for collision damage to your auto; however you must not be more than 50% at fault and the owner of the other vehicle must be identified.
<b>Comprehensive</b>	Comprehensive coverage pays for damage to your auto, less any applicable deductible, resulting from perils such as fire, theft, vandalism, and striking an animal, but not collision. Deductible amounts start at \$300 and may be as high as \$5,000. \$1,000 and \$2,500 are some of the additional deductible amounts available.
<b>Bodily Injury Caused By An Underinsured Auto</b>	This coverage pays for bodily injury damage to you, household members and passengers, unless they have a policy of their own, or are covered by an Massachusetts auto policy of another household member with similar coverage. The accident must be caused by someone without enough bodily injury liability coverage. It pays you up to the difference between the total amount collected from the bodily injury liability insurance covering the owner and driver of the other car, and the limits you purchased for this coverage. This coverage will not pay for damage to property.
<b>Auto Loan / Lease Coverage</b>	<p>This coverage pays when there is a total loss to your auto and the actual cash value of the auto is less than the amount due under the terms of a lease or loan agreement.</p> <p>Payment under this coverage would not include such things as overdue payments, financial penalties for excessive use or high mileage, costs for extended warranties, security deposits or carry-over balances from previous loans or leases.</p> <p>This coverage is available only if you have purchased Collision and Other Than Collision coverages for your auto. You must request Auto Loan/Lease coverage within 30 days of leasing or financing an auto.</p>
<b>Towing and Labor Costs</b>	<p>This coverage pays for towing and labor costs when your auto is disabled. Labor includes only work done at the place of disablement. With Amica's Roadside Assistance service, you may call our special toll-free number and a tow truck will be sent to your location. In most cases, you may then sign for the services provided and payment to the driver of the tow truck will not be necessary.</p> <p>As an alternative, you may call your own towing company and pay for the service provided. You will be reimbursed up to \$100 per disablement for covered services when you send the bill to us.</p>
<b>Substitute Transportation Expenses Coverage</b>	This coverage reimburses up to \$15 a day for auto rental or transportation costs including taxi, bus, and train fare (up to \$450), while your auto is undergoing collision or covered repairs. Coverage of up to \$100 a day (up to a limit of \$3,000) is available for an additional cost. Also, Prestige Rental option with no per day limit to a maximum of \$5,000 per loss is available.
<b>Good Driving Rewards</b>	Amica's accident forgiveness program lets you earn Amica Advantage points to lower or eliminate your costs if you are in an accident. Good Driving Rewards allows you to waive an auto accident surcharge. It also allows you to eliminate or reduce deductibles.

<b>Identity Fraud Protection</b>	<p>Your credit files and personal information are watched 24/7 at all three major credit bureaus: Equifax, Experian and TransUnion. You're alerted within 24 hours if questionable activity is detected. If you have noticed unusual activity on your credit file, you have unlimited access to a fraud specialist for help with resolving any problems quickly and efficiently.</p>
<b>Items that your premium may impact</b>	<ul style="list-style-type: none"> <li>• Coverage selection</li> <li>• Household risk characteristics</li> <li>• Claims History</li> <li>• Payment History</li> <li>• Credit-based insurance scores</li> <li>• Number of years insured with Amica</li> </ul> <p><b>Good Students</b> - Lower rates apply for an assigned driver who qualifies as a "good student". To qualify the driver must be in certain rate classes and a full time student in high school, vocational school or college. A statement from a school official must be presented indicating that during the immediately preceding semester the driver has met one of the following scholastic requirements: .</p> <ol style="list-style-type: none"> <li>1. Ranked in top 20% of class</li> <li>2. A "B" grade average</li> <li>3. A 3 point average on a 4 point scale for the immediately preceding semester or for the average of the two preceding semesters' GPAs.</li> <li>4. On "Dean's List" or "Honor Roll".</li> <li>5. Testing in the upper 20% in one of the following standardized tests: PSAT, PACT, SAT, ACT, IA test, CA achievement or TAP.</li> </ol> <p><b>Students Away at School</b> - Lower rates may apply for youthful drivers if they are full time students and the auto is not at school.</p> <p><b>Special Equipment</b> - Comprehensive rates are reduced if your auto is equipped with an approved anti-theft device. The amount of the discount depends on the type of device. Discounts range from 5% to 36%.</p> <p>If your auto has an anti-theft device, please send us a complete description of it and we will let you know if a discount applies.</p>
<b>Electronic Equipment</b>	<p><b>Radios, Tape and/or CD Players</b></p> <p>If you have purchased Collision and Other Than Collision, there is no coverage for sound reproducing equipment unless the equipment is either permanently installed or, if removable, solely designed for use in an auto.</p> <p><b>There is a \$1,000 coverage limit for sound reproducing equipment that is installed in parts of the auto not normally used by the manufacturer for such equipment.</b> For example, if you install an extra set of speakers in the trunk of your auto and the trunk is not a place normally used by the manufacturer for speakers, the speakers would be subject to a \$1,000 limit.</p> <p>Tapes, records or discs used with any sound reproducing equipment are <b>not</b> insured under your policy.</p> <p><b>Permanently Installed Cellular Telephones</b></p> <p>If you have purchased Collision and Other Than Collision, coverage is provided for losses to permanently installed cellular telephones.</p> <p><b>Sound Receiving and Transmitting Equipment</b></p> <p>Equipment that receives or transmits audio, visual or data signals, such as CB radios, personal computers or scanners are not insured under your policy.</p>

<b>Customized Vehicle Exclusion</b> (Vans and Pickup Truck)	<p>The loss or damage to custom features on vans and pickup trucks is not covered by physical damage insurance unless you have requested the additional coverage.</p> <p>We will not pay for any antennas, other than an auto antenna, while located outside of the vehicle, or awnings, cabanas or any equipment that creates additional living space.</p> <p>If your vehicle has been customized, please provide us with a description of the equipment and the added dollar value of the customizing.</p>
<b>Discounts</b>	<p><b>Platinum Choice Auto</b> - Rates are reduced when at least one auto on the policy has Liability, Collision and Other Than Collision coverage. Also, the insured must purchase three of the following coverages:</p> <ol style="list-style-type: none"> <li>1. Good Driving Rewards.</li> <li>2. Substitute Transportation limit of 30/900 or higher.</li> <li>3. Identity Fraud Protection</li> </ol> <p><b>Automatic Payment Plan Discount</b> - included if your premiums are automatically deducted from a designated bank account or credit card.</p> <p><b>All Electronic Discount</b> - included if you are enrolled in both electronic policy delivery and electronic billing.</p> <p><b>Paid in Full Discount</b> - included if your Auto policy premium is paid in full on or before the first installment due date.</p> <p><b>Semi-Annual Payment Discount</b> - included if your Auto policy premium is paid using the semi-annual payment option.</p> <p><b>Loyalty Discount</b> - included if you have been insured for 3 or more years with Amica or your present carrier.</p> <p><b>Loyalty + Discount</b> - included if you are a returning customer and have had insurance with Amica for at least three years prior to leaving.</p> <p><b>Multi-Line Discount</b> - included if Amica provides your Homeowners insurance policy and/or a qualifying Amica Life insurance policy.</p> <p><b>Multi-Car Discount</b> - Rates are reduced when you own and insure two or more autos with us.</p> <p><b>Advanced Driver Training</b> - Lower rates apply for a driver who has completed an advanced driver training course approved by the Massachusetts Registry of Motor Vehicles. A completion certificate must be presented indicating that the course was completed within 60 months of the policy effective date.</p>

**Please Note: Not all discounts, limits, or coverages are available for all Policyholders.**